

**ABSTRACT**

- A dry phase test strip (20) and method are provided for determining the concentration of LDL in whole blood or plasma. The inventive test strip (20) includes one stack (92) or panel that measures concentration of total cholesterol and 5 another stack (94) or panel that measures concentration of the sum total of HDL, VLDL and chylomicrons ("non-LDLs"). The difference between the values just noted is equal to the concentration of LDL cholesterol. Dry phase test strips (20) of the present invention function at room temperature and all test results are produced from pseudo-endpoint reflectance measurements such that the test method need not 10 be timed. Also disclosed is the capability for an improved lipid panel that provides concentration in a blood sample of HDL, total cholesterol and LDL cholesterol without relying upon the Friedewald equation.